REPORT OF THE

DEPARTMENT OF BANKING AND FINANCE

STATE OF NEBRASKA

July 1, 1979 to June 30, 1980

CHARLES THONE
Governor

PAUL J. AMEN
Director of Banking and Finance

October 7, 1980

The Honorable Charles Thone
Governor, State of Nebraska

Dear Governor Thone:

Administrative Departments under your direction are required by law (81-117) to submit to you on or before December 1 of each year a written report concerning its conditions, its management and the financial transactions conducted for the past fiscal year. This report, in addition to the above categories, also includes the financial conditions of those institutions chartered by the Department of Banking & Finance.

Nebraska's financial institutions continue to show growth, in particular, commercial banks, industrial loan and investment companies and cooperative credit associations. The greatest growth during this past fiscal year ending June 30, 1980, was in industrial loan and investment companies with an increase in deposits of 12.3%. Cooperative credit associations (cooperative banks) showed the next largest growth at 10% and state chartered commercial banks reflected growth of 9.6%. Other types of depository institutions showed only nominal growth such as savings and loan associations and credit unions each reflected only a .04% growth in deposits during the past fiscal year. It should be pointed out that the cause of nominal growth in deposits of savings and loan associations was partly due to the conversion of the Holdrege Savings and Loan Association to a federal charter; it had deposits in excess of thirteen million dollars. Subsequent to June 30, 1980, one additional savings and loan association with deposits of almost ninety million dollars has converted to a federal charter.

Capital growth for commercial banks continues strong reflecting a capital to asset ratio of 9.53% up from a 9.07% a year earlier. Total earning assets at Nebraska banks, both state and national chartered, grew more in the four-week period ending August 20, 1980, than in the comparable period of 1979 due to greater gains in security holdings and federal funds sold. In the same period, total deposits in Nebraska banks grew more because of growth in demand and savings deposits. Agricultural credit demands declined somewhat during the second quarter of 1980 due to lower farm income, higher interest rates and uncertainty about future price and production. However, average loan to deposit ratio of all types of borrowings remains at 72.5% for the 340 reporting banks as of June 30, 1980. This figure is higher than many bankers would like to see indicating still a strong loan demand in Nebraska banks.

Notwithstanding the weak economic conditions existing in Nebraska's economy as reported by a recent survey by the Kansas City Federal Reserve Bank in terms of personal income, construction and agricultural, we are pleased to report that the banking sector of Nebraska continues to be strong and represents a viable factor in providing the financial needs to Nebraska citizens.

Respectfully submitted,

Paul J. Amen
Director of Banking & Finance

PJA:mkk
Enclosure

CONTENTS

Statement of Receipts and Disbursements 1

Department Staff 2

Supervision and Dates Served 3

Legal Holidays 3

Changes in Institutions 4

Institutions–Number and Resources 5

Applications for Charter–Approved-Disapproved 6

Branch Office–Approved-Denied-Withdrawn 7

Trust Companies in Operation 7

State Banks...Members of Federal System 7

Industrial Loan and Investment Companies 8

Savings and Loan Associations 9

Credit Unions 10-11

Banks...Authorized with Full Trust Powers 12

Banks...Increase in Paid In Capital Stock 13-14

Banks...Capital Debentures issued–Increased 15

Commercial Banks...Comparative Statement 16

Banks...Other Statistics 17-22

Trust Companies...Comparative Statement 23

Building and Loan Associations...Comparative Statement 24

Industrial Loan and Investment Companies...Comparative Statement 25

Co-Operative Credit Associations...Comparative Statement 26

Credit Unions...Comparative Statement 27

Consumer Finance Division 28-33

Bureau of Securities 34-38

ANNUAL REPORT

DEPARTMENT OF BANKING & FINANCE
STATE OF NEBRASKA

Receipts and Disbursements
Year Ending June 30, 1980

CASH BALANCES AND INVESTMENTS AS OF JUNE 30, 1979		
Fund 2191 - Financial Institutions	$ 12,635.53	
Fund 2191 - Investments	$ 170,000.00	
Fund 2192 - Securities	$ 48,614.89	
Fund 2192 - Investments	$1,270,000.00	
Fund 2193 - Small Loan Companies	$ 8,741.85	
Fund 2193 - Investments	$ 39,000.00	
TOTAL		$1,548,992.27
RECEIPTS		
Fund 2191 - Financial Institutions	$ 981,570.89	
Fund 2192 - Securities	$1,382,922.90	
Fund 2192 - Transferred to General Fund 7-24-80	($1,000,000.00)	
Fund 2193 - Small Loan Companies	$ 67,020.17	
TOTAL		$1,431,513.96
TOTAL CASH FUND AND RECEIPTS		$2,980,506.23
DISBURSEMENTS		
Salaries	$ 884,779.33	
Retirement Benefits	$ 25,225.14	
Social Security Benefits	$ 53,229.89	
Group Insurance Benefits	$ 28,064.13	
Tuition	$ 534.51	
Unemployment Insurance	$ 318.00	
Postage	$ 14,041.42	
Communication	$ 11,036.80	
Freight	$ 42.15	
Data Processing Services	$ 1,826.18	
Publishing Dues & Subscriptions	$ 23,521.33	
Conference	$ 2,565.65	
Employee Relocation	$ 1,297.76	
Building Rental	$ 10,189.09	
Equipment Maintenance	$ 12,091.69	
Contractural Services	$ 5,277.82	
Supplies	$ 8,929.64	
Travel Expenses	$ 73,505.03	
Capital Expenditures (Equipment)	$ 74,959.69	
Equipment Rental	$ 2,810.30	
Legal Services	$ 2,660.45	
TOTAL		$1,236,906.00
CASH BALANCES AND INVESTMENTS AS OF JUNE 30, 1980		
Fund 2191 - Financial Institutions	$ 4,864.43	
Fund 2191 - Investments	$ 225,000.00	
Fund 2192 - Securities	$ 28,641.80	
Fund 2192 - Investments	$1,455,000.00	
Fund 2193 - Small Loan Companies	$ 8,094.00	
Fund 2193 - Investments	$ 22,000.00	
TOTAL		$1,743,600.23

DEPARTMENT OF BANKING & FINANCE
State of Nebraska

DIRECTOR
Paul J. Amen

STATE BANKS
INDUSTRIAL LOAN AND INVESTMENT COMPANIES
COOPERATIVE CREDIT ASSOCIATIONS
BUILDING AND LOAN ASSOCIATIONS
CHECK SALES DIVISION
TRUST COMPANIES
CREDIT UNIONS

DEPUTY DIRECTOR
Charles W. Mitchell

ASSISTANT DIRECTOR
John C. Foley

ADMINISTRATIVE ASSISTANT
Mrs. Rita E. Wilson

EXAMINERS

Mr. Jeffrey L. Bakewell
Mr. Thomas A. Black
Mr. Kenneth R. Brestel
Mr. John E. Bussen
Mr. Neil T. Butler
Mr. Charles S. Cejka
Mr. Mike Cornelius
Mr. Raymond D. Cusick
Mr. J. Murley Davis
Mr. David L. Draeger
Mr. Jerry Easley
Mr. Joel Fanders
Mr. Thomas P. Francis
Mr. Ronald L. Gustafson
Mr. Richard W. Hankel
Mr. Ronald L. Hajek
Mrs. Joy Kokes
Mr. James L. Korcek
Mr. Tony Kriz
Mr. James M. Larsen
Mr. Douglas E. Liveringhouse
Mr. Korlin K. Lutt
Mr. Steven C. Lyster
Mr. Richard C. Mason
Mr. Larry Moore
Mr. Duane E. Norden
Mr. Carey B. Phillippi
Mr. Kent W. Plummer
Mr. Steven K. Spady

OFFICE ASSISTANTS

Ms. Kathy A. Vagts, Secretary II
Mrs. Marilyn K. Krause, Secretary II
Mrs. Delores Maret, Secretary II
Mrs. Janet L. Bryan, Accounting Clerk, III
Mrs. Trudy R. Adamovich, Office Clerk II

COMPUTER DIVISION

SYSTEMS ANALYST SUPERVISOR
Glenn W. Callaway

DATA PROCESSING APPLC. ANLY. IV
Mrs. Theresa A. Baustert

DATA PROCESSING APPLC. ANLY. II
Mrs. Peggy J. Struwe

OFFICE ASSISTANT
Mrs. Lauri K. Standley, Sectry. I

BUREAU OF SECURITIES

ASSISTANT DIRECTOR & LEGAL COUNSEL
Barry K. Lake

AGENCY LEGAL COUNSEL
Patricia A. Humlicek Herstein

SECURITIES EXAMINER
Jack Herstein

OFFICE ASSISTANTS

Mrs. Cynthia M. Lionberger, Secretary I
Ms. Vickie L. Jurgens, Secretary I
Mr. John R. Donner, Legal Aide I
Ms. Patti J. Falk, Legal Aide I

CONSUMER FINANCE DIVISION

ASSISTANT DIRECTOR
Mr. Reed M. Kohl

EXAMINER
Mr. E. Lisle Grafft

OFFICE ASSISTANT
Ms. Karen D. Wiltse, Secretary I

SECRETARIES, COMMISSIONERS, SUPERINTENDENTS, DIRECTORS AND DEPUTIES OF THE DEPARTMENT OF BANKING AND FINANCE--STATE OF NEBRASKA

1892 to 1895	Richard H. Townley, Secretary, State Banking Board
1895 to 1901	P.L. Hall, Secretary, State Banking Board
1901 to 1917	Edward Royse, Secretary, State Banking Board
1917 to 1919	J.J. Tooley, Secretary, State Banking Board
1919 to 1925	J.E. Hart, Secretary, State Banking Board
1925 to 1927	Kirk Griggs, Secretary, State Banking Board
1927 to 1931	Clarence G. Bliss, Secretary, State Banking Board
1929 to 1931	George W. Woods, Bank Commissioner
1931 to 1933	E.H. Luikart, Secretary, State Banking Board
1933 to 1935	E.H. Luikart, Superintendent of Banking
1933 to 1935	George W. Woods, Deputy Superintendent
1935 to 1939	B.N. Saunders, Superintendent of Banking
1939 to 1943	Wade R. Martin, Director of Banking
1939 to 1947	J.F. McLain, Deputy Superintendent
1943 to 1947	J. Fred Peters, Director of Banking
1947 to 1959	J.F. McLain, Director of Banking
1947 to 1967	C.R. Haines, Deputy Director
1959 to 1961	Edwin N. Van Horne, Director of Banking
1961 to 1964	Ralph E. Misko, Director of Banking
1964 to 1966	Henry E. Ley, Director of Banking
1966 to 1967	Byron Dunn, Director of Banking
1967 to 1969	C.R. Haines, Director of Banking
1967 to	Charles W. Mitchell, Deputy Director*
1969 to 1970	Edwin A. Langley, Director of Banking
1971 to 1975	Henry A. Ley, Director of Banking
1975 to 1978	William H. Riley, Director of Banking & Finance
1979 to	Paul J. Amen, Director of Banking & Finance

* Acting Director 1/1/80 to 1/4/80

LEGAL HOLIDAYS

January 1	New Year's Day
February	President's Day, Third Monday
April 22	Arbor Day
May	Memorial Day, Last Monday in May
July 4	Independence Day
September	Labor Day, First Monday
November 11	Veterans Day
November	Thanksgiving Day, Fourth Thursday & Friday
December 25	Christmas

If any such dates fall on Sunday, the following Monday shall be a holiday.

DEPARTMENT OF BANKING AND FINANCE

CHANGES IN NUMBER OF INSTITUTIONS
July 1, 1979 to June 30, 1980

BANKS:
Banks in Operation June 30, 1979 336
New Banks Organized 4
- American State Bank, McCook
- Citizens Bank & Trust Company, St. Paul
- Bank of the Midlands, Papillion
- Lincoln State Bank, Lincoln

Banks in Operation June 30, 1980 340

INDUSTRIAL LOAN AND INVESTMENT COMPANIES:
Industrials in Operation June 30, 1979 30
New Industrial Loan & Investment Companies 4
- State Savings Company, Schuyler
- First Nebraska Savings Company, Papillion
- Drum Savings Company, Omaha
- Postal Savings Company, Lincoln

Industrial Loan & Investment Companies in Operation June 30, 1980 34

CO-OPERATIVE CREDIT ASSOCIATIONS:
Co-operative Credit Associations in Operation June 30, 1979 26
Co-operative Credit Associations in Operation June 30, 1980 26

BUILDING AND LOAN ASSOCIATIONS:
Building and Loan Associations in Operation June 30, 1979 15
Merged with Federal 1
- Holdrege Saving and Loan Association, Holdrege, merged with Commercial Federal Savings and Loan Association, Omaha

Building and Loan Associations in Operation June 30, 1980 14

CREDIT UNIONS:
Credit Unions in Operation June 30, 1979 71
Credit Unions in Operation June 30, 1980 71

TRUST COMPANIES:
Trust Companies in Operation June 30, 1979 7
Liquidated 1
- Gilco Trust Company, Waterloo

Trust Companies in Operation June 30, 1980 6

DEPARTMENT OF BANKING AND FINANCE

APPLICATIONS FOR BANK CHARTERS DISAPPROVED

Name of Proposed Bank	Location	Date of Disapproval
Antelope County State Bank	Neligh	10/26/79
Farmers and Merchants Bank of Columbus	Columbus	02/14/80

CHARTERS ISSUED AUTHORIZING DATE TO BEGIN BUSINESS

Name of Bank	Location	Date Began Business
American State Bank	McCook	07/16/79
Citizens Bank and Trust Co.	St. Paul	03/01/80
Bank of the Midlands	Papillion	04/18/80
Lincoln State Bank	Lincoln	04/23/80

BANK AUXILIARY TELLER OFFICES APPROVED

Name of Bank	Location	Date Approved
Dakota County Bank	S. Sioux City	08/28/79
Security State Bank	Broken Bow	08/29/79
Kearney State Bank	Kearney	01/23/80
Keith County Bank & Trust Co.	Ogallala	01/30/80
Mid City Bank	Omaha	03/18/80
Nebraska State Bank	Omaha	05/16/80
City Bank & Trust Company	Lincoln	06/27/80

BANK AUXILIARY TELLER OFFICES WITHDRAWN

Name of Bank	Location	Date Withdrawn
Nebraska State Bank	Omaha	11/02/79
Lincoln Bank South	Lincoln	04/09/80

INDUSTRIAL LOAN AND INVESTMENT COMPANIES APPROVED

Name of Company	Location	Date Approved
Drum Savings & Investment Company	Omaha	12/27/79
First Savings Company of Sidney	Sidney	03/31/80

INDUSTRIAL LOAN AND INVESTMENT COMPANIES DENIED

Name of Company	Location	Date Denied
Phelps County Savings Company	Holdrege	02/14/80

INDUSTRIAL LOAN AND INVESTMENT COMPANIES LICENSE REVOKED

Name of Company	Location	Date Revoked
Southwest Savings Company	McCook	03/25/80

INDUSTRIAL LOAN AND INVESTMENT COMPANIES AUXILIARY OFFICES APPROVED

Name of Company	Location	Date Approved
Commercial Savings Company	Grand Island	10/24/79

INDUSTRIAL LOAN AND INVESTMENT COMPANIES AUXILIARY OFFICES DENIED

Name of Company	Location	Date Denied
First Savings Company of Papillion	Papillion	05/15/80

BUILDING AND LOAN ASSOCIATION BRANCH OFFICES APPROVED

Name	Location	Date
Equitable Savings & Loan David City	Columbus	9/19/79
Nebraska State Savings & Loan 23rd & Bell, Fremont	Fremont	2/7/80
Nebraska State Savings & Loan 721 West Main, Alma	Fremont	3/21/80
Nebraska State Savings & Loan 606 N. Webster, Red Cloud	Fremont	3/14/80

TRUST COMPANIES IN OPERATION CHARTERED UNDER THE NEBRASKA STATUTES

Name	Location
Grand Island Trust Company	Grand Island
Guaranty Trust Company	Kearney
North Platte Trust Company	North Platte
First Northwestern Trust Co. of NE	Omaha
Swanco Trust Company	Waterloo
First Trust Company	York

STATE BANK MEMBERS OF FEDERAL RESERVE SYSTEM

Name	Location
Citizens Bank	Bancroft
Deuel County State Bank	Chappell
Bank of Hartington	Hartington
McDonald State Bank	North Platte
Farmers State Bank	Superior
Johnson County Bank	Tecumseh
Bank of Valley	Valley
Wahoo State Bank	Wahoo

REPORT OF THE DIRECTOR OF BANKING AND FINANCE

This report made in compliance with Section 81-117 R.R.S. Nebraska 1943 covers briefly the institutions supervised and regulated by the Department of Banking and Finance and the condition, management, and financial transactions of the Department.

INSTITUTIONS–NUMBER AND RESOURCES

The following schedule reflects the number of institutions under the supervision of the Department, their total resources, and the gain (loss) since the report of June 30, 1979.

INSTITUTIONS	NUMBER 6/30 1979	NUMBER 6/30 1980	ASSETS June 30 1979	ASSETS June 30 1980	GAIN (LOSS)
BANKS	336	340	$3,895,422,000	$4,268,013,000	$372,591,000
BUILDING AND LOAN ASSOCIATIONS	16	13	755,718,180	797,797,758	42,079,578
COOPERATIVE CREDIT ASSOCIATIONS	26	26	23,553,806	25,905,733	2,351,927
CREDIT UNIONS	71	71	103,438,252	106,397,743	2,959,491
INDUSTRIALS	30	35	276,011,757	321,096,439	45,084,682
TRUST COMPANIES	7	6	1,223,929,868	1,036,686,419	(187,243,449)
LICENSED LENDERS	152(1)	145(2)	101,014,601(1)	130,450,705(2)	29,436,104
BUREAU OF SECURITIES	847(3)	1,309(3)	437,864,783(4)	1,053,033,936(4)	615,169,153

1. December 31, 1978
2. December 31, 1979
3. Issuers
4. Amount authorized for sale in Nebraska

DEPARTMENT OF BANKING AND FINANCE

INDUSTRIAL LOAN AND INVESTMENT COMPANIES LICENSED UNDER THE NEBRASKA STATUTES

Western Nebraska Savings Company, Alliance
First Security Savings Company, Beatrice
    2205 North 6th Street
Commerce Savings Company Columbus, Inc., Columbus
First Savings Company of Fremont, Fremont
Pioneer Savings Company, Gering
Commercial Savings Company, Grand Island
    1616 South Locust Street
First Savings Company, Grand Island
Sarpy County Savings Company, Gretna
First Savings Company of Hastings, Inc., Hastings
First Investment Company, Kearney
First State Savings Company, LaVista
First Savings Company of Lexington, Inc., Lexington
Commerce Savings Company Lincoln, Inc., Lincoln
    S/W Corner 70th and A Streets
    40th and South Streets
The Commonwealth Company, Lincoln
First Savings Company of Lincoln, Lincoln
    14th & L Streets
Lincoln Savings Company, Lincoln
Northeast Savings & Investment Company, Lincoln
Postal Savings Company, Lincoln
State Security Savings Company, Lincoln
Louisville State Savings Company, Louisville
First Savings Company of Norfolk, Norfolk
American State Savings Company, North Platte
American Savings Company, Omaha
    4903 South 24th Street
    10102 Maple Street
    Highway 50 and "S" Street
    8424 West Center Road
    14117 South Street
Drum Savings and Investment Company, Omaha
First of Omaha Savings Company, Omaha
    3022 North 90th Street
Industrial Savings Company, Omaha
    262 Alpine Mall Westroads
    7205 Lawndale Drive
Mutual Savings Company of Omaha
First Nebraska Savings Company, Papillion
State Savings Company, Schuyler
Commerce Savings Company Scottsbluff, Inc., Scottsbluff
Scottsbluff Savings Company, Scottsbluff
Liberty Savings Company, Waverly
    6121 Havelock Avenue, Lincoln
First Savings Company of Wayne, Wayne
First Savings Company of York, York

SAVINGS AND LOAN ASSOCIATIONS CHARTERED
UNDER THE NEBRASKA STATUTES

Enterprise Loan & Bldg. Association, Cambridge
Chadron Savings & Loan Association, Chadron
Equitable Savings & Loan Association, Columbus
Branch Offices: 434 West Main Street, Albion
27th Avenue & 23rd Street, Columbus
David City
Nebraska State Savings & Loan Association, Fremont
Branch Offices:

1405 East 23rd Street, Fremont
1409 Washington, Blair
204 West 31st Street, Kearney
431 Gateway Street, Elkhorn
702 East Douglas Street O'Neill
Third & East Avenue "A" Ogallala
501 North Colorado Street, Minden
348 Broadway Street, Imperial
1411 "L" Street Franklin
23rd & Bell, Fremont
721 West Main Alma
606 N. Webster Red Cloud

Mobile Offices: Alma, Arapahoe, Oxford, Red Cloud
Equitable Bldg. & Loan Association, Grand Island
Branch Offices: Second & Pine Streets
1723 So. Locust Street
Nebraska Central Bldg. & Loan Association, Lincoln
Provident Savings & Loan Association, Lincoln
Madison County Bldg. & Loan Association, Madison
Mutual Bldg. & Loan Association, North Platte
Branch Offices: Philip & Bailey Streets
1847 West "A" Street
202 No. Spruce Street, Ogallala
Conservative Savings & Loan Association, Omaha
Branch Offices: 8707 West Center Road
Highway 50 & "U" Street
1614 Harney Street
Metropolitan Bldg. & Loan Association, Omaha
Occidental Savings & Loan Association, Omaha
Branch Offices:
7315 Cass Street
8820 Arbor Street
8905 Maple Street
4702 South 24th Street
1822 Douglas Street
Tecumseh Bldg. & Loan Association, Tecumseh

DEPARTMENT OF BANKING AND FINANCE

CREDIT UNIONS
CHARTERED UNDER THE NEBRASKA STATUTES

Alliance Railroad Empl. Credit Union, Alliance
Store Kraft Employees Credit Union, Beatrice
Behlen Employees Credit Union, Columbus
Dale Employees Credit Union, Columbus
    Branch Office: P.O. Box 74, Norolk
NPPD Employees Credit Union, Columbus
Dodge County Government Employees Credit Union, Fremont
Fremont Hormel Employees Credit Union, Fremont
Associated Savers Credit Union, Grand Island
G.I. Government Employees Credit Union, Grand Island
ASUN Credit Union, Lincoln
Bankers Life Insurance Co. Empl. Credit Union, Lincoln
Brandeis Co-Workers Credit Union, Lincoln
Burlington Employees Credit Union, Lincoln
City-County Employees Credit Union, Lincoln
Cornhusker Credit Union, Lincoln
Good News Employees Credit Union, Lincoln
Government Employees Credit Union, Lincoln
H.B.A.L. Employees Credit Union, Lincoln
Journal-Star Employees Credit Union, Lincoln
Labor Department Credit Union, Lincoln
Lincoln Roberts Dairy & Milk Haulers Empl. Credit Union, Lincoln
Lincoln S.D.A. Credit Union, Lincoln
Lincoln Steel Empl. Credit Union, Lincoln
Nebraska Rural Electric Assn. Credit Union, Lincoln
Nebraska State Employees Credit Union, Lincoln
    Branch Offices: 805 East Third Street, Chadron
    Beatrice State Development Center, Beatrice
Nebraska Teachers Credit Union, Lincoln
OMC Employees Credit Union, Lincoln
Woodmen Cooperative Credit Union, Lincoln
Otoe Food Empl. Credit Union, Nebraska City
North Platte Union Pacific Empl. Credit Union, North Platte
Beebe & Runyan Credit Union, Omaha
Cudahy Employees Credit Union, Omaha
D.H. Food Employees Credit Union, Omaha
Educators Credit Union, Omaha
F.C.E. Credit Union, Omaha
Falstaff Brewing Corp. Credit Union, Omaha
First Nebraska Credit Union, Omaha
    Branch Office: 330 South 16th Street, Lincoln
Gate City Steel Empl. Credit Union, Omaha
Guarantee Mutual Empl. Credit Union, Omaha
Holy Name Employees Credit Union, Omaha
Lozier Employees Credit Union, Omaha
Metro Area Transit Empl. Credit Union, Omaha
Midwest Industrial Credit Union, Omaha
Mobil Employees Credit Union, Omaha
Mutual of Omaha Co.'s Credit Union, Omaha
Nebraska Lutheran Credit Union, Omaha
Northwest Diocesan Credit Union, Omaha
O'Keefe Elevator Co. Credit Union, Omaha
Omaha Burlington Empl. Credit Union, Omaha
Omaha Firefighters Credit Union, Omaha
O.G.E. Credit Union, Omaha
Our Family Social Credit Union, Omaha
Paxton-Mitchell Credit Union, Omaha
Philips Dept. Store Empl. Credit Union, Omaha
Philoma Credit Union, Omaha
Physicians Mutual Credit Union, Omaha
Post Office Credit Union, Omaha
Rosen Novak Enterprise Empl. Credit Union, Omaha

St. Joseph Hospital Credit Union, Omaha
Sidles Credit Union, Omaha
Skinner Employees Credit Union, Omaha
Standard Chemical Empl. Credit Union, Omaha
U.S.D.A. Employees Credit Union, Omaha
Utilities Employees Credit Union, Omaha
World Herald Employees Credit Union, Omaha
World Insurance Empl. Credit Union, Omaha
Spencer Food Employees Credit Union, Schuyler
Cooperative Employees Credit Union, Scottsbluff
H.B.E. Credit Union, Seward
Dakota County Credit Union, South Sioux City
Valmont Employees Credit Union, Valley

DEPARTMENT OF BANKING AND FINANCE

STATE AND NATIONAL BANKS AUTHORIZED TO OPERATE WITH FULL TRUST POWERS DEPARTMENT OF BANKING AND FINANCE

Name Of Bank	Location
The Guardian State Bank	Alliance, Nebraska
The Farmers State Bank and Trust Co.	Aurora, Nebraska
Beatrice State Bank & Trust Company	Beatrice, Nebraska
The Beatrice National Bank and Trust Co.	Beatrice, Nebraska
First National Bank and Trust and Company	Beatrice, Nebraska
Nebraska State Bank	Broken Bow, Nebraska
Bank of Burwell	Burwell, Nebraska
First National Bank of Chadron	Chadron, Nebraska
First National Bank and Trust Co.	Columbus, Nebraska
Citizens Bank and Trust Company	Columbus, Nebraska
Columbus Bank and Trust Company	Columbus, Nebraska
Cozad State Bank	Cozad, Nebraska
First Bank and Trust Company	Crete, Nebraska
Citibank & Trust Co.	Crete, Nebraska
Bank of Elkhorn	Elkhorn, Nebraska
Richardson County Bank and Trust Co.	Falls City, Nebraska
First National Bank of Fremont	Fremont, Nebraska
Fremont National Bank & Trust Co.	Fremont, Nebraska
Geneva State Bank	Geneva, Nebraska
Gering National Bank	Gering, Nebraska
Gothenburg State Bank	Gothenburg, Nebraska
Commercial National Bank and Trust Co.	Grand Island, Nebraska
First National Bank	Grand Island, Nebraska
Five Points Bank	Grand Island, Nebraska
Overland National Bank and Trust Co.	Grand Island, Nebraska
Home State Bank and Trust Co.	Humboldt, Nebraska
Chase County Bank and Trust Co.	Imperial, Nebraska
Farmers and Merchants Bank	Imperial, Nebraska
First National Bank of Kearney	Kearney, Nebraska
Kearney State Bank & Trust	Kearney, Nebraska
Platte Valley State Bank and Trust Co.	Kearney, Nebraska
Lexington State Bank and Trust Co.	Lexington, Nebraska
The Farmers State Bank and Trust Co.	Lexington, Nebraska
Citibank and Trust Co.	Lincoln, Nebraska
First National Bank and Trust Co.	Lincoln, Nebraska
Gateway Bank and Trust Co.	Lincoln, Nebraska
National Bank of Commerce Trust and Savings	Lincoln, Nebraska
Union Bank and Trust Company	Lincoln, Nebraska
Bank of Madison	Madison, Nebraska
First National Bank of McCook	McCook, Nebraska
McCook National Bank	McCook, Nebraska
Minden Exchange and Trust Company	Minden, Nebraska
National Bank of Neligh	Neligh, Nebraska
Delay First National Bank and Trust Co.	Norfolk, Nebraska
American Security Bank	North Platte, Nebraska
First National Bank	North Platte, Nebraska
North Platte State Bank	North Platte, Nebraska
Keith County Bank and Trust Co.	Ogallala, Nebraska
Douglas County Bank of Omaha	Omaha, Nebraska
First National Bank of Omaha	Omaha, Nebraska
The Omaha National Bank	Omaha, Nebraska
Northwestern National Bank	Omaha, Nebraska
The United States National Bank of Omaha	Omaha, Nebraska
Nebraska State Bank	Ord, Nebraska
Bank of Papillion	Papillion, Nebraska
Citizens Bank and Trust Co.	St. Paul, Nebraska
Schuyler State Bank	Schuyler, Nebraska
Scottsbluff National Bank	Scottsbluff, Nebraska
The State National Bank of Wayne	Wayne, Nebraska
York State Bank	York, Nebraska

COMMERCIAL STATE BANKS
INCREASE IN PAID-IN CAPITAL STOCK

Paid-In Capital Stock, June 30, 1979 .$76,320,000
Net Increase Paid-In Capital Stock $10,365,000
Paid-In Capital Stock, June 30, 1980 .$86,685,000

NAME OF BANK	LOCATION	INCREASE FROM	INCREASE TO
Security State Bank	Allen	$ 50,000	$ 100,000
The Guardian State Bank	Alliance	1,250,000	1,500,000
Arlington State Bank	Arlington	150,000	300,000
Arnold State Bank	Arnold	100,000	200,000
Beatrice State Bank & Trust Co.	Beatrice	220,000	120,000*
First State Bank	Beaver City	180,000	360,000
Farmers & Merchants Bank	Bloomfield	250,000	300,000
Broken Bow State Bank	Broken Bow	250,000	400,000
Nebraska State Bank & Trust	Broken Bow	400,000	600,000
Bank of Burwell	Burwell	400,000	500,000
Seven Valleys State Bank	Callaway	100,000	200,000
Bank of Chadron	Chadron	500,000	700,000
State Bank of Chester	Chester	105,000	140,000
Clarkson Bank	Clarkson	200,000	400,000
Citizens State Bank	Clearwater	100,000	200,000
The Bank of Cody	Cody	150,000	175,000
Cozad State Bank & Trust Company	Cozad	251,000	350,000
The Culbertson Bank	Culbertson	55,000	100,000
Jennings State Bank	Davenport	200,000	300,000
Citizens State Bank	Dorchester	125,000	175,000
First State Bank	Enders	100,000	200,000
The Fairfield State Bank	Fairfield	100,000	150,000
Bank of Gering	Gering	180,000	450,000
Gordon State Bank	Gordon	300,000	450,000
Gothenburg State Bank & Trust Co.	Gothenburg	500,000	750,000
Gretna State Bank	Gretna	100,000	300,000
Banner County Bank	Harrisburg	75,000	100,000
Bank of Hemingford	Hemingford	200,000	400,000
The State Bank of Hildreth	Hildreth	75,000	100,000
First Security Bank of Holdrege	Holdrege	300,000	500,000
Bank of Hyannis	Hyannis	250,000	500,000
Chase County Bank & Trust Company	Imperial	200,000	400,000
Adams County Bank	Kenesaw	350,000	400,000
City Bank & Trust Company	Lincoln	600,000	1,200,000
Cornhusker Bank	Lincoln	200,000	400,000
Gateway Bank & Trust Company	Lincoln	1,118,000	1,230,000
Lincoln State Bank	Lincoln	NEW	500,000
Union Bank & Trust Co.	Lincoln	700,000	1,000,000
Lisco State Bank	Lisco	50,000	100,000
Farmers State Bank	Lyman	75,000	100,000
Nebraska State Bank	Lynch	33,000	65,000
American State Bank	McCook	NEW	500,000
Bank of Mead	Mead	60,000	100,000
Farmers & Merchants Bank	Milligan	100,000	125,000
Bank of Mullen	Mullen	250,000	400,000
Corn Growers State Bank	Murdock	30,000	60,000
North Platte State Bank	North Platte	520,000	650,000
Keith County Bank & Trust Company	Ogallala	450,000	800,000
Nebraska State Bank	Ord	400,000	500,000
Bank of the Midlands	Papillion	NEW	500,000
Petersburg State Bank	Petersburg	50,000	100,000
Pleasanton State Bank	Pleasanton	65,000	130,000
The Ravenna Bank	Ravenna	500,000	750,000
Peoples-Webster County Bank	Red Cloud	200,000	500,000
Farmers State Bank	Rising City	250,000	300,000

NAME OF BANK	LOCATION	INCREASE FROM	INCREASE TO
Citizens Bank & Trust Company	St. Paul	NEW	500,000
First State Bank & Trust Company	Scottsbluff	500,000	1,000,000
Commerical Bank & Trust Company	Stratton	100,000	150,000
City State Bank & Trust Company	Sutton	150,000	300,000
Citizens State Bank & Trust Company	Thedford	150,000	200,000
Bank of Valentine	Valentine	350,000	525,000
Bank of Valley	Valley	100,000	300,000
Bank of Verdigre	Verdigre	100,000	200,000
Citizens State Bank	Virginia	41,000	43,000
Farmers State Bank	Wallace	100,000	150,000
Bank of Yutan	Yutan	50,000	200,000

* Correcting previous year--error in reporting.

COMMERCIAL BANKS

A COMPARATIVE STUDY OF ASSETS AND LIABILITIES OF NEBRASKA STATE BANKS AS OF THE CLOSE OF BUSINESS:

	June 30, 1979 336 Banks	June 30, 1980 340 Banks
ASSETS		
Cash and Due from Banks	$ 255,304,000	$ 293,004,000
U.S. Treasury Securities	$ 386,901,000	$ 382,443,000
Obligations of other U.S. Government Agencies and Corporations	$ 300,861,000	$ 313,146,000
Obligations of States and Political Subdivisions in the U.S.	$ 364,445,000	$ 390,664,000
All Other Securities	$ 12,812,000	$ 11,668,000
Loans and Discounts	$2,464,639,000	$2,739,229,000*
Lease Financing Receivables	$ 4,199,000	$ 5,063,000
Bank Premises, Furniture and Fixtures	$ 50,571,000	$ 61,115,000
Other Real Estate	$ 3,670,000	$ 3,833,000
Other Assets	$ 52,020,000	$ 67,848,000
TOTAL ASSETS	$3,895,422,000	$4,268,013,000
LIABILITIES		
Demand Deposits	$1,048,918,000	$1,023,699,000
Time and Savings Deposits	$2,055,125,000	$2,362,470,000
U.S. Government Deposits	$ 7,781,000	$ 5,555,000
Deposits of States and Political Subdivisions in the U.S.	$ 322,702,000	$ 349,534,000
All Other Deposits	$ 7,844,000	$ 9,245,000
Certified and Officers' Checks	$ 20,009,000	$ 24,470,000
TOTAL DEPOSITS	$3,462,379,000	$3,774,973,000
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	$ 29,835,000	$ 21,568,000
Interest-Bearing Demand Notes Issued to the U.S. Treasury & Other Liabilities for Borrowed Money	$ 13,181,000	$ 12,906,000
Mortgage or Liens Payable	$ 999,000	$ 1,203,000
All Other Liabilities	$ 29,687,000	$ 44,108,000
TOTAL LIABILITIES	$3,536,081,000	$3,854,758,000
SUBORDINATED NOTES AND DEBENTURES	$ 5,852,000	$ 6,404,000
CAPITAL ACCOUNTS		
Capital Stock	$ 76,619,000	$ 86,984,000
Surplus	$ 134,566,000	$ 149,821,000
Undivided Profits & Reserves	$ 142,304,000	$ 170,046,000
TOTAL CAPITAL ACCOUNTS	$ 353,489,000	$ 406,851,000
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	$3,895,422,000	$4,268,013,000

* Includes $223,122,000 in Federal Funds Sold

STATISTICS REGARDING NEBRASKA STATE BANKS
1897 to June 30, 1980

Year	In Operation	Total Capital Surplus Undivided Profits and Capital Reserve	Total Deposits	Total Resources
1897	320	$ 9,321,526	$ 13,902,940	$ 23,670,864
1898	324	9,112,456	18,225,180	27,680,475
1899	339	7,895,874	18,740,754	27,053,693
1900	347	8,215,314	22,499,021	30,683,955
1901	381	8,555,074	27,634,116	36,297,246
1902	429	9,987,372	31,279,615	41,350,747
1903	459	9,986,483	33,596,040	44,678,440
1904	482	10,649,382	36,764,743	48,608,440
1905	530	11,926,588	49,047,081	62,193,973
1906	563	12,257,299	54,113,470	67,977,826
1907	601	13,625,641	60,783,452	76,167,880
1908	615	14,376,722	62,583,790	78,719,474
1909	659	15,727,371	71,647,454	89,134,446
1910	664	16,581,971	70,172,423	88,836,697
1911	669	17,134,008	72,192,000	91,893,258
1912	695	18,602,383	80,631,192	102,569,968
1913	715	19,479,801	89,228,696	112,791,202
1914	765	21,463,151	91,393,643	117,634,172
1915	805	23,523,919	111,119,961	141,703,258
1916	845	25,802,915	158,240,184	193,208,902
1917	923	29,365,323	204,175,998	256,277,509
1918	942	31,401,671	231,560,771	277,394,621
1919	1,002	36,079,610	270,505,130	325,554,901
1920	1,022	38,266,672	246,604,458	309,707,591
1921	987	34,705,961	210,627,624	268,017,163
1922	955	33,244,250	231,582,121	285,249,243
1923	937	32,883,200	237,552,204	284,897,103
1924	920	32,814,742	262,132,117	310,734,386
1925	879	30,767,239	272,564,233	320,826,854
1926	837	30,288,177	267,390,928	313,407,077
1927	855	29,212,913	266,707,861	310,318,622
1928	726	27,976,756	244,660,162	284,070,749
1929	647	25,875,885	187,394,417	222,769,134
1930	580	23,487,536	138,105,586	167,722,915
1931	472	16,727,262	86,421,090	109,621,464
1932	430	15,140,042	62,867,165	84,517,404
1933	381	14,298,072	57,563,987	72,505,998
1934	309	11,324,328	66,540,391	78,269,301
1935	302	11,307,447	69,116,798	80,831,084
1936	301	11,809,016	74,919,950	87,084,090
1937	296	11,466,639	69,261,285	81,639,898
1938	293	11,621,199	65,573,363	78,140,675
1939	288	12,143,888	69,971,473	81,196,369
1940	284	12,339,843	77,092,644	89,525,065
1941	285	12,884,569	84,936,767	99,040,764
1942	273	13,224,408	134,614,352	147,895,224
1943	275	14,271,379	195,819,709	210,153,432

DEPARTMENT OF BANKING AND FINANCE

Year	In Operation	Total Capital Surplus Undivided Profits and Capital Reserve	Total Deposits	Total Resources
1944	278	15,439,463	232,311,061	248,027,844
1945	279	16,330,905	261,960,097	278,379,583
1946	282	18,007,659	334,006,685	352,474,541
1947	282	19,839,672	374,999,948	395,523,900
1948	283	21,741,533	367,477,421	389,682,165
1949	283	24,092,119	354,590,644	379,227,765
1950	287	26,510,366	352,452,505	379,771,197
1951	288	28,772,019	375,394,337	404,909,136
1952	287	30,140,895	392,552,248	425,581,807
1953	289	32,934,902	411,170,139	447,965,252
1954	290	37,042,727	414,773,669	453,268,269
1955	292	39,647,391	408,991,675	451,091,638
1956	293	42,536,145	390,189,854	434,790,998
1957	292	44,944,995	394,979,382	443,503,815
1958	293	48,447,514	415,986,871	467,411,647
1959	295	51,525,789	471,421,079	526,906,743
1960	299	56,723,400	465,951,900	528,210,800
1961	300	60,069,000	500,059,000	564,145,000
1962	301	65,255,000	548,373,000	618,917,000
1963	300	68,980,000	601,454,000	679,710,000
1964	303	77,105,000	654,189,000	741,548,000
1965	304	79,705,803	665,398,095	755,454,341
1966	305	85,584,536	724,470,433	821,238,073
1967	308	92,030,994	791,340,315	893,556,155
1968	308	99,159,681	895,981,916	1,007,600,518
1969	311	109,021,675	1,042,536,046	1,176,376,874
1970	312	121,707,930	1,121,140,134	1,275,660,872
1971	312	134,227,083	1,296,993,158	1,465,787,359
1972	316	151,449,647	1,477,030,337	1,673,205,709
1973	322	171,160,456	1,792,977,624	2,015,843,534
1974	324	196,611,779	2,018,984,528	2,341,434,558
1975	328	221,199,058	2,314,527,530	2,604,661,952
1976	329	250,786,000	2,553,728,000	2,844,966,000
1977	322	280,084,000	2,781,804,000	3,122,977,000
1978	335	313,575,000	3,191,859,000	3,550,011,000
1979	336	353,489,000	3,462,379,000	3,895,422,000
1980	340	406,851,000	3,774,973,000	4,268,013,000

COMMERCIAL STATE BANKS

CAPITAL DEBENTURES ISSUED

Capital Debentures, June 30, 1979	5,852,000
Net Increase	552,000
Capital Debentures, June 30, 1980	6,404,000

		6/30/79	6/30/80	Increase (Decrease)
The State Bank of Hildreth	Hildreth	50,000	0	(50,000)
Platte Valley State Bank & Trust Co.	Kearney	84,000	78,000	(6,000)
Citizens State Bank	Lincoln	65,000	60,000	(5,000)
Gateway Bank & Trust Co.	Lincoln	612,000	605,000	(7,000)
Douglas County Bank & Trust Co.	Omaha	0	460,000	460,000
Nebraska State Bank	Omaha	4,000	64,000	60,000
The Wymore State Bank	Wymore	0	100,000	100,000

TRUST COMPANIES
COMPARATIVE STATEMENTS OF TRUST COMPANIES
ON THE DATES INDICATED

RESOURCES	June 30, 1979 Seven Companies	June 30, 1980 Six Companies
Cash and due from banks	$ 515,687.00	$ 778,007.52
Bonds and securities	1,557,425.00	1,758,554.63
Loans	9,904,210.00	8,778,535.39
Accounts receivable	168,002.00	243,309.59
Fixed assets	116,344.00	140,251.04
Trust accounts	1,211,207,509.00	1,024,355,760.85
Other assets	460,691.00	632,000.00
Total Assets	$1,223,929,868.00	$1,036,686,419.02
LIABILITIES		
Bills payable	None	None
Accounts Payable, including Incomplete Loans	$ 447,417.00	$ 420,768.09
Other Liabilities	9,055,862.00	8,166,983.55
Reserve for Taxes, Interest, Depreciation	377,026.00	505,490.59
Trust Liabilities	$ 9,880,305.00	$ 9,093,242.23
CAPITAL ACCOUNTS		
Capital Stock	$ 1,385,000.00	$ 1,360,000.00
Surplus	513,083.00	529,455.11
Undivided Profits	943,971.00	1,347,960.83
Total Capital Accounts	$ 2,842,054.00	$ 3,237,415.94
Due Trust Accounts	1,211,207,509.00	1,024,355,760.85
Total Capital, Liabilities and Trust Accounts	$1,223,929,868.00	$1,036,686,419.02

DEPARTMENT OF BANKING AND FINANCE

BUILDING AND LOAN ASSOCIATIONS

FOLLOWING ARE SUMMARIZED STATEMENTS OF NEBRASKA CHARTERED BUILDING AND LOAN ASSOCIATIONS OF THE DATE SHOWN

RESOURCES	June 30, 1979 15 Associations	June 30, 1980 14 Associations
Loans	$668,223,306.00	$698,145,060.39
Real Estate Owned and Real Estate Sold on Contract	398,151.00	304,081.99
Federal Home Loan Bank Stock	5,987,600.00	7,044,200.00
Bonds and Securities	58,929,897.00	57,460,692.16
Cash and Due From Banks	3,936,574.00	6,130,514.58
Fixed Assets	9,930,920.00	12,782,505.73
Other Assets	8,311,732.00	15,930,702.83
Total Assets	$755,718,180.00	$797,797,757.68
LIABILITIES		
Shares and Unpaid Dividends	$637,569,157.00	$666,020,389.33
Bills Payable	28,297,867.00	37,163,007.24
Due on Incomplete Loans	14,442,286.00	7,472,932.08
Advance Payment for Taxes and Insurance	4,828,737.00	4,925,249.98
Undivided Profits and Reserves	51,532,916.00	53,941,522.92
Other Liabilities	19,047,217.00	28,274,656.13
Total Liabilities	$755,718,180.00	$797,797,757.68

INDUSTRIAL LOAN AND INVESTMENT COMPANY

COMPARATIVE STATEMENT OF INDUSTRIAL LOAN AND INVESTMENT COMPANIES

	June 30, 1979 30 Companies	June 30, 1980 34 Companies
ASSETS		
Cash and due from Banks	$ 14,345,240	$ 17,870,729
U.S. Government Obligations	$ 6,443,839	$ 7,494,157
Municipal Obligations	$ 1,683,614	$ 1,374,450
Other Securities	$ 6,856,515	$ 9,308,075
Corporate Stocks	$ 4,407,806	$ 4,492,046
Loans and Discounts	$216,416,340	$243,372,858
Fixed Assets	$ 7,626,446	$ 7,758,919
Other Real Estate Including Real Estate Sold on Contract	$ 10,385,088	$ 9,799,017
Investments and Other Assets Indirectly Representing Office Building or Other Real Estate	$ 8,034,840	$ 7,004,050
Repossessions	$ 103,659	$ 31,820
Other Assets	$ 7,983,400	$ 12,590,318
TOTAL ASSETS	$284,286,787	$321,096,439
LIABILITIES		
Certificates of Indebtedness, fully paid	$185,703,325	$222,497,273
Installment Contract for purchase of Certificates	54,266,856	$ 46,882,718
Total Certificates	$239,970,181	$269,379,991
Bills Payable, Rediscounts and Other Liabilities for Borrowed Money	$ 21,837	$ 938,295
Mortgages or Liens on Buildings or Other Real Estate Including Real Estate Sold on Contract	$ 3,080,965	$ 3,830,254
Dealers Reserves	$ 137,667	$ 128,073
Gross Charges on Direct Loans	$ 4,211,038	$ 6,249,240
Discounts Collected but not Earned	$ 1,602,389	$ 1,157,256
Other Liabilities	$ 3,979,898	$ 4,816,193
TOTAL LIABILITIES	$253,003,975	$286,499,302
RESERVES ON LOANS AND SECURITIES		
Reserve for Bad Debt Losses on Loans	$ 1,164,528	$ 1,697,814
Other Reserves on Loans	$ 844,829	$ 45,501
Reserves on Securities	NONE	$ 12,000
TOTAL RESERVES ON LOANS AND SECURITIES	$ 2,009,357	$ 1,755,315
CAPITAL ACCOUNTS		
Capital Notes & Debentures	$ 7,388,259	$ 6,600,655
Capital Stock	$ 8,913,583	$ 10,267,318
Surplus	$ 10,514,176	$ 13,602,773
Undivided Profits	$ 2,414,446	$ 2,298,647
Reserve for Contingencies	$ 42,991	$ 72,429
TOTAL CAPITAL ACCOUNTS	$ 29,273,455	$ 32,841,822
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	$284,286,787	$321,096,439

DEPARTMENT OF BANKING AND FINANCE

COOPERATIVE CREDIT ASSOCIATIONS

SUMMARIZED REPORTS OF CONDITION
REQUESTED AS OF THE DATE SHOWN

	June 30, 1979 26 Associations	June 30, 1980 26 Associations
ASSETS		
Cash and Due from Banks	$ 2,680,429	$ 3,638,152
U.S. Bonds - Direct and Guaranteed	$ 2,602,897	$ 2,427,771
Obligations of Political Subdivisions	$ 51,773	$ 65,612
Other Bonds	$ 1,683,987	$ 1,010,858
Loans and Discounts	$13,852,658	$14,471,381
Fixed Assets	$ 156,910	$ 177,148
Other Assets	$ 2,525,152	$ 4,114,811
TOTAL ASSETS	$23,553,806	$25,905,733
LIABILITIES		
Demand Deposits	$11,179,985	$10,379,571
Time and Savings Deposits	$ 6,218,701	$ 8,693,895
Deposits of Political Subdivisions	$ 699,893	$ 843,361
Deposits of U.S.	$ 1,443	$ 1,559
Other Deposits, including Officers' Checks	$ 30,209	$ 19,034
TOTAL DEPOSITS	$18,130,231	$19,937,420
Bills Payable	$ 44,093	$ 116
Other Liabilities	$ 165,078	$ 206,979
SUBTOTAL	$18,339,402	$20,144,515
Guaranty Fund	$ 1,013,050	$ 1,125,822
Undivided Profits	$ 694,235	$ 945,583
Reserves	$ 53,708	$ 57,399
TOTAL GUARANTY FUND, UNDIVIDED PROFITS & RESERVES	$ 1,760,993	$ 2,128,804
Members' Share Accounts	$ 3,453,411	$ 3,632,414
TOTAL LIABILITIES	$23,553,806	$25,905,733

CREDIT UNIONS

Summarized Reports of Nebraska Chartered
Credit Unions for the Dates Indicated

RESOURCES	June 30, 1979 72 Credit Unions	June 30, 1980 71 Credit Unions
Total Loans	$ 84,487,855.61	$ 80,199,193.87
All Other Loan Accounts		30,352.95
(Less) Allowance for Loan Losses		(43,830.35)
Cash	1,825,565.69	1,336,616.38
Investment Securities	6,251,450.91	11,584,448.85
Shares, Dep. & Cert. in Other Inst.	2,234,659.80	10,583,605.54
Loans to Other Credit Unions	403,657.81	151,193.48
Shares in Central Liquidity Fund		36,291.18
All Other Investments		281,486.16
(Less) Allowance for Investment Losses		(2,000.00)
Fixed Assets	263,118.24	1,352,788.11
Other Assets	7,976,802.88	887,597.30
Total Assets	$103,443,110.94	$106,397,743.47
LIABILITIES		
Notes Payable	$ 1,994,259.10	$ 761,185.16
Accounts Payable	120,225.81	142,630.23
Dividends Payable		89,090.32
Other Liabilities	1,284,807.36	290,905.10
Savings	91,947,855.14	95,778,012.36
Reserves	6,625,949.42	7,453,662.42
Undivided Earnings	1,470,014.11	1,882,257.88
Total Liabilities and Equity	$103,443,110.94	$106,397,743.47

Class	Number of Banks	Total Resources
I	20	0 - 2,499,000
II	71	2,500,000 - 4,999,000
III	110	5,000,000 - 9,999,000
IV	45	10,000,000 - 14,999,000
V	54	15,000,000 - 24,999,000
VI	37	25,000,000 - over

ANALYSIS OF CURRENT OPERATING EXPENSES AND EARNINGS OF STATE BANKS FOR THE YEAR ENDING 1979 AS PERCENTAGE OF GROSS EARNINGS

GROUP NUMBER OF BANKS	I 20	II 71	III 110	IV 45	V 54	VI 37	ALL 337	YOUR BANK
Sources and Disposition of Income								
(1) Operating Income:								
(a) Interest and fees on loans	56.65	61.26	64.33	66.10	67.28	70.53	67.29	
(b) Interest on balance with depository institutions	.00	.62	.84	.25	.43	.14	.38	
(c) Income on Federal funds sold and securities purchased under agreements to resell	9.95	7.55	6.25	5.22	3.83	2.93	4.42	
(d) Interest on U.S. Treasury securities and on obligations of other U.S. Government agencies and corporations	24.99	21.79	18.90	18.50	16.13	11.43	15.67	
(e) Interest on obligations of States & political subdivisions in the U.S.	1.19	2.90	4.21	5.22	6.26	6.82	5.69	
(f) Income from all other securities	.12	.61	.68	.27	.42	.61	.53	
(g) Income from lease financing	.00	.00	.12	.03	.12	.11	.10	
(h) Income from fiduciary activities	.00	.00	.02	.00	.07	.89	.35	
(i) Service charges on deposit accounts	3.38	2.60	2.38	2.43	3.49	3.87	3.23	
(j) Other service charges, commissions, and fees	2.36	1.74	1.61	1.37	1.53	1.85	1.66	
(k) Other operating income	1.36	.93	.66	.61	.44	.82	.68	
(l) Total Operating Income	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Reflected in Dollars	3,225,000	22,840,000	66,837,000	46,229,000	87,983,000	131,584,000	358,698,000	
(2) Operating Expenses:								
(a) Salaries and employee benefits	30.57	22.83	18.85	15.05	15.40	15.77	16.74	
(b) Interest on time certificates of deposit of $100,000 or more	4.71	6.20	5.70	4.59	3.79	6.50	5.40	

(c) Interest on other deposits 26.14	32.32	36.24	41.74	39.97	35.84	37.38	_____
(d) Expense of Federal funds purchased and securities sold under agreements to repurchase 78	.54	.52	.59	1.01	.99	.83	_____
(e) Interest on demand notes (note balance) issued to the U.S. Treasury on other borrowed money 06	.09	.09	.18	.31	.91	.45	_____
(f) Interest on subordinated notes and debentures 16	.14	.03	.10	.10	.23	.13	_____
(g) Occupancy expense of bank premises, Net, and furniture and equipment expense 3.94	3.85	3.73	3.36	3.76	4.76	4.08	_____
(h) Provision for possible loan losses 2.76	2.11	2.05	2.46	1.70	2.29	2.12	_____
(i) Other operating expenses 13.86	11.51	10.22	9.34	9.54	11.32	10.46	_____
(j) Total Operating Expenses 82.98	79.59	77.43	77.41	75.58	78.61	77.59	_____
(3) Income Before Income Taxes and Securities Gains or Losses 17.02	20.41	22.57	22.59	24.42	21.39	22.41	_____
(4) Applicable Income Taxes 2.88	3.61	5.09	5.87	6.98	5.43	5.67	_____
(5) Income Before Securities Gains or Losses 14.14	16.80	17.48	16.72	17.44	15.96	16.74	_____
(6) (a) Securites gains (losses), gross .....(.12)	(.15)	(.36)	(.31)	(.39)	(.52)	(.40)	_____
(b) Applicable income taxes 00	(.03)	(.10)	(.08)	(.14)	(.21)	(.14)	_____
(c) Securities gains (losses), net .....(.12)	(.12)	(.26)	(.23)	(.25)	(.31)	(.26)	_____
(7) Income Before Extraordinary Items 14.02	16.68	17.22	16.49	17.19	15.65	16.48	_____
(8) Extraordinary Items, Net or Tax Effect ..(.28)	(.05)	.13	.01	.00	.00	.02	_____
(9) Net Income 13.74	16.63	17.35	16.50	17.19	15.65	16.50	_____

ALLOCATION OF ASSETS, LIABILITIES, AND CAPITAL ACOUNTS
AS PERCENT OF TOTAL ASSETS JUNE 30, 1980

GROUP NUMBER OF BANKS	I 19	II 68	III 105	IV 52	V 58	VI 38	All 340	YOUR BANK
ASSETS								
Cash and due from banks	8.39	6.52	6.78	5.73	6.71	7.51	6.87	
U.S. Treasury securities	13.00	10.36	10.31	8.89	9.63	7.46	8.96	
Obligations of other U.S. Government agencies and corporations	13.64	9.64	9.37	7.20	7.33	5.82	7.34	
Obligations of States and political subdivisions in the U.S.	3.61	3.29	6.15	7.47	10.18	11.75	9.15	
All other securities	.00	.44	.38	.24	.43	.09	.27	
Federal funds sold and securities purchased under agreements to resell	11.84	9.38	7.12	6.62	5.15	2.88	5.23	
Loans and discounts	48.28	57.83	57.66	61.00	57.88	60.02	58.95	
Lease financing receivables	.00	.05	.05	.11	.14	.16	.12	
Bank premises, furniture and fixtures, and other assets representing bank premises	.87	1.32	1.15	1.29	1.11	1.91	1.43	
Other real estate	.00	.13	.07	.03	.05	.15	.09	
All other assets	.37	1.04	.96	1.42	1.39	2.25	1.59	
TOTAL ASSETS	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
LIABILITIES								
Demand deposits	42.18	26.18	25.11	21.83	21.98	24.99	23.99	
Time and savings deposits	29.30	48.95	52.92	58.29	57.41	55.57	55.35	
U.S. Government deposits	.06	.12	.23	.07	.15	.09	.13	
Deposits of States and political subdivisions in the U.S.	10.17	12.40	10.21	8.53	8.12	6.30	8.19	
All other deposits	.00	.06	.25	.15	.23	.25	.22	
Certified and officers' checks	.45	.52	.44	.47	.43	.80	.57	
TOTAL DEPOSITS	82.16	88.23	89.16	89.34	88.32	88.00	88.45	

Federal funds purchased and securities sold under repurchase agreements 94	.17	.16	.11	.58	.84	.51	_____
Interest-bearing demand notes issued to the U.S. Treasury and other liabilities for borrowed money 00	.05	.03	.30	.25	.53	.30	_____
Mortgage indebtedness and liability for capitalized leases 00	.00	.00	.01	.05	.04	.03	_____
All other liabilities 19	.44	.54	.80	1.00	1.53	1.03	_____
TOTAL LIABILITIES 83.29	88.89	89.89	90.56	90.20	90.94	90.32	_____
Subordinated notes and debentures 00	.17	.04	.10	.10	.27	.15	_____
CAPITAL ACCOUNTS							
Capital stock 3.58	2.49	1.88	2.05	1.87	2.12	2.04	_____
Surplus 5.30	4.30	3.92	3.68	3.42	3.12	3.51	_____
Undivided profits and reserves 7.83	4.15	4.27	3.61	4.41	3.55	3.98	_____
TOTAL CAPITAL ACCOUNTS 16.71	10.94	10.07	9.34	9.70	8.79	9.53	_____
TOTAL LIABILITIES AND CAPITAL ACCOUNTS 100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

DEPARTMENT OF BANKING AND FINANCE

CONSUMER FINANCE DIVISION

BALANCE SHEET

INSTALLMENT LOAN COMPANIES

ASSETS	December 31, 1978 Accounts	December 31, 1978 Amounts	December 31, 1979 Accounts	December 31, 1979 Amounts
Installment Loans	80,971	99,413,476	81,719	128,140,636
Cash		497,021		630,610
Real Estate		44,776		38,899
Equipment		460,445		828,615
Deffered Charges		210,497		91,587
Unamortized Organization Expense		200		132
Unamortized Cost of Finance Expense		-0-		25,333
Other Assets		388,186		694,893
		$101,014,601		$130,450,705
LIABILITIES AND NET WORTH				
Liabilities		66,267,676		114,576,919
Net Worth		34,746,925		15,873,786
		$101,014,601		$130,450,705

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES

December 31, 1979

INCOME AND EXPENSE

GROSS INCOME:		
Interest Collected	$21,035,022	
Collections on Charged Off Accounts	375,885	
Other Income	2,818,794	
		$24,229,701
EXPENSE:		
Advertising	346,447	
Auditing	45,490	
Bad Debts or Reserve for Losses	3,271,092	
Depreciation	163,558	
Fidelity Bonds	6,307	
Insurance	59,093	
Legal Fees	191,347	
Postage and Express	273,778	
Printing and Supplies	203,003	
Recording Fees	81,511	
Rent, Light, Heat and Janitor	709,816	
Salaries of Officers, Partners or Owner	76,278	
Salaries of Employees	4,139,977	
Taxes - Income Taxes	1,816,749	
All other Taxes and License Fees	238,035	
Telephone and Telegraph	481,112	
Travel	204,932	
Other Expenses	3,708,331	
		$16,016,856
Net Earnings Before Interest Paid		8,212,845
Interest Paid on Borrowed Money		8,003,960
Net Earnings After Interest Paid		208,885

CONSUMER FINANCE DIVISION

CLASSIFICATION OF LOANS MADE DURING THE YEAR

December 31, 1979

Loans by Size

Size of Loans	No. of Loans	Amount
Loans of $300 or less	6,460	1,225,908
Loans of $301 to $1,000	24,404	14,858,305
Loans of $1,001 to $2,000	21,002	29,959,901
Loans of $2,001 to $3,000	17,305	45,603,271
Loans of $3,001 to $4,000	4,818	18,728,030
Loans of $4,001 to $5,000	1,024	4,529,235
Loans of $5,001 to $6,000	766	4,125,185
Loans of $6,001 to $7,000	1,290	8,816,779
Loans in excess of $7,000	574	5,140,070
	77,643	$132,986,684

Loans by Type of Security

Type of Security	No. of Loans	Amount
Household Goods	34,518	$ 72,036,662
Automobiles	7,193	17,288,725
Other Chattels	4,517	7,031,498
Unsecured	24,829	23,966,243
Co-maker Endorsed or Guaranteed	879	1,253,028
Wage Assignment	1,500	1,738,891
Real Estate	1,009	5,949,785
Other Consideration	3,198	3,721,852
	77,643	$132,986,684

CONSUMER FINANCE DIVISION

December 31, 1979

LITIGATION AGAINST BORROWERS

	Number of Accounts	Amount Due
Suits Instituted	929	$1,271,558
Judgments Obtained	677	889,216
Suits Settled Before Judgment	142	192,719
Suits Pending at End of Year	162	264,893

POSSESSION OF CHATTELS

	When In Use		When Not In Use	
	Number of Accounts	Loan Balance Due	Number of Accounts	Loan Balance Due
Household Goods	42	$63,781	12	$18,449
Automobiles	27	78,939	26	39,988
Other Chattels	13	20,715	5	7,733

SALES OF CHATTELS

Number of Accounts	100
Amount of Original Loans	$249,573
Loan Balance Due at Time of Sales	194,406
Interest Due at Time of Sales	6,147
Gross Proceeds of Sales	69,191
Expenses of Sales	5,005

INSURANCE PROCURED BY OR THROUGH LICENSEE

Type of Insurance	Number of Accounts	Premium Charged
Tangible Personal Property	16,498	$ 988,668
Health and Accident	60,029	3,556,093
Life	65,286	3,219,748
Other	9	11,002

DEPARTMENT OF BANKING AND FINANCE

CONSUMER FINANCE DIVISION

DATA WITH REFERENCE TO SMALL LOAN COMPANIES

December 31,1979

Number of Year	Number of Licenses	Number of Loans Outstanding	Loans Outstanding	Gross Interest
1941	138	47,168	7,200,608	1,432,283
1942	96	36,023	4,330,999	1,160,421
1943	90	23,717	3,235,519	851,087
1944	92	21,978	3,653,342	979,606
1945	107	22,624	4,361,124	1,100,175
1946	118	33,730	7,535,482	1,567,577
1947	143	42,196	9,943,802	2,401,427
1948	142	48,997	11,736,953	2,978,030
1949	139	52,479	12,481,683	3,299,514
1950	138	59,485	14,554,442	3,800,851
1951	139	61,660	16,491,712	4,198,861
1952	140	68,086	19,551,315	4,623,073
1953	154	72,416	20,126,864	5,332,589
1954	163	80,140	23,008,199	5,863,527
1955	169	88,004	26,570,478	6,377,530
1956	172	94,432	30,123,141	7,266,124
1957	182	99,104	34,224,615	8,004,463
1958	188	98,727	36,991,054	8,558,077
1959	188	102,941	42,358,604	8,980,248
1960	183	106,809	43,728,200	9,708,770
1961	188	111,987	47,310,000	10,108,245
1962	193	111,327	,52,014,104	10,640,224
1963	209	112,762	56,041,041	11,464,157
1964	205	107,607	55,479,638	11,836,724
1965	208	113,974	65,305,028	13,624,450
1966	215	111,607	68,881,177	14,012,219
1967	211	112,129	72,095,572	14,473,590
1968	215	112,602	78,647,743	14,748,772
1969	205	124,274	87,676,719	16,373,631
1970	210	115,828	81,200,314	17,287,378
1971	191	98,497	92,153,622	16,578,808
1972	191	99,433	101,344,449	18,385,650
1973	189	92,465	98,507,352	19,280,553
1974	186	92,606	97,839,962	19,746,821
1975	179	85,471	95,529,209	18,847,456
1976	174	77,687	98,343,848	18,561,966
1977	167	80,464	100,199,494	18,526,017
1978	152	80,971	99,413,476	18,878,307
1979	158	81,719	128,140,636	24,229,701

Editor's Note: This report has been prepared from unaudited reports submitted by each installment loan licensee. The Department of Banking accepts no responsibility for the accuracy or completeness of this report.

CONSUMER FINANCE DIVISION

SCHEDULE REFLECTING THE DIVISION'S FINANCIAL TRANSACTIONS

December 31,1979

Year	Income	Expense	Contribution to General Fund	Surplus
1941	$14,320.09	$ 3,767.40		$10,552.69
1942	8,638.24	11,213.61		7,977.32
1943	10,871.20	9,731.23		9,117.29
1944	8,086.00	8,826.89		8,376.40
1945	8,424.00	9,416.29		7,384.11
1946	8,332.00	11,689.99		4,026.12
1947	11,623.00	7,847.18		7,801.94
1948	10,766.00	7,021.62		11,546.32
1949	10,130.11	6,912.11		14,764.32
1950	10,221.00	6,857.32		18,128.00
1951	9,696.00	10,820.79		17,003.21
1952	9,813.00	8,190.23		18,625.98
1953	11,077.00	9,402.68		20,300.30
1954	12,939.40	16,116.16		17,123.54
1955	17,662.95	17,851.71		16,934.78
1956	16,646.00	21,794.38		11,786.40
1957	19,416.50	23,949.95		7,252.95
1958	20,474.80	22,475.19		5,252.56
1959	21,863.00	20,536.73		6,578.83
1960	21,527.40	16,026.51		12,079.72
1961	,22,405.00	9,107.74		25,376.98
1962	22,779.00	16,032.28		32,123.70
1963	26,826.92	20,557.22	$24,651.57	13,741.83
1964	30,074.63	19,612.53		24,203.93
1965	,25,549.40	17,948.23		31,805.10
1966	27,976.00	20,287.68		29,493.42
1967	,30,305.00	23,112.46		46,685.96
1968	2,344.00	24,967.12		45,162.84
1969	22,655.00	31,911.03		,35,906.81
1970	29,265.15	40,147.91		,25,024.05
1971	,28,860.00	39,095.95		16,186.10
1972	28,194.00	34,828.10		9,552.00
1973	41,086.00	47,576.11		3,061.89
1974	49,372.17	50,092.76		2,341.30
1975	57,773.00	41,944.48		18,169.82
1976	62,386.00	50,371.67		30,184.15
1977	64,409.89	39,351.17		55,242.87
1978	59,556.79	63,480.66		51,319.00
1979	61,771.06	80,992.58		32,097.48

DEPARTMENT OF BANKING AND FINANCE

BUREAU OF SECURITIES

Issuers

July 1, 1979 to June 30, 1980

Application Filed		1,354
Application Denied	6	
Application Withdrawn for Cause	19	
Applications Issued		1,329

Broker-Dealers

1977/78

Registration in force July 1, 1977		272
New Registrations	22	
Registrations Cancelled	(13)	
Registrations in force June 30, 1978		281
Total Orders entered during year	307	

1978/79

Registration in force July 1, 1978		281
New Registrations	28	
Registrations Cancelled	(25)	
Registrations in force June 30, 1979		284
Total Orders entered during year	334	

1979/80

Registration in force July 1, 1979		284
New Registrations	36	
Registrations Cancelled	(24)	
Registrations in force June 30, 1980		296
Total Orders entered during year	344	

FOOTNOTE:
*Due to errors made in 1977/78 and 1978/79 reports, these sections have been corrected and republished as shown above.

BROKER-DEALERS
NEW 1979-1980 REGISTRATION

NEW REGISTRATION

The Acorn Fund, Inc., Chicago, Illinois
Alliance Government Reserves, Inc., New York, New York
American Western Securities, Inc., Denver, Colorado
Analytic Optioned Equity Fund, Inc., Irvine, California
Avco Financial Services Securities Inc., Newport Beach, California
Butcher & Singer Inc., Philadelphia, Pennsylvania
Julien Collins & Co., Chicago, Illinois
Delaware Cash Reserves II, Inc., Philadelphia, Pennsylvania
Eastern Capital Corporation, Boston, Massachusetts
Eaton & Howard Cash Managment Fund, Boston, Massachusetts
Fidelity Brokerage Services, Inc., Boston, Massachusetts
Fidelity Distributors Corporation, Boston, Massachusetts
Fiduciary Investment Co., Inc., Boston, Massachusetts
First Albany Corporation, Albany, New York
Gabriele, Hueglin & Cashman Inc., New York, New York
Government Investors Trust, Arlington, Virginia
Hereth, Orr & Jones, Inc., Atlanta, Georgia
InterCapital Reserve Cash Management Inc., New York, New York
Johnston Mutual Fund, Boston, Massachusetts
Kemper Securities Sales Company, Long Grove, Illinois
Lauer, Britton & Knoff, Inc., Sioux Falls, South Dakota
Lord Abbett Cash Reserve Fund, Inc., New York, New York
Mayflower Fund, Inc., Boston, Massachusetts
Merrill Lynch Funds Distributor, New York New York
M.H. Meyerson & Co., Inc., Jersey City, New Jersey
Miller & Schroeder Municipals, Inc., Minneapolis, Minnesota
Olde & Co., Incorporated, Detroit, Michigan
Piedmont Capital Corporation, Englewood Cliffs, New Jersey
Recom Securities, Inc., Minneapolis, Minnesota
RM Securities Corporation, San Francisco, California
Rowe Price International Fund, Inc., Baltimore, Maryland
Rowe Price Prime Reserve Fund II, Inc., Baltimore, Maryland
Sandford Investment Company, Inc., Omaha, Nebraska
Source Securities Corporation, New York, New York
Stoever, Glass & Co. Inc., New York, New York
United Services Fund, Inc., San Antonio, Texas

BUREAU OF SECURITIES
SCHEDULE 8 ISSUERS

Schedule of Issuers paplications filed with the Bureau showing the number and amount of registration issued and the number of applications.

Year	Number Registrations Issued	Amount of Registrations Issued	Registrations Denied or Withdrawn
1939	30	$ 2,362,575	8
1940	41	2,883,400	4
1941	34	1,492,511	2
1942	32	1,260,800	1
1943	36	2,136,200	0
1944	35	2,646,000	0
1945	,55	5,492,550	0
1946	80	9,459,847	4
1947	61	6,838,394	0
1948	67	5,485,750	1
1949	74	5,676,700	0
1950	86	8,850,404	0
1951	95	10,781,368	0
1952	102	11,271,391	0
1953	81	9,959,434	0
1954	117	12,688,352	1
1955	155	48,064,847	5
1956	152	26,417,011	9
1957	160	25,725,150	6
1958	168	32,838,450	6
1959	201	41,841,964	19
1960	239	38,676,160	52
1961	340	70,151,950	51
1962	253	60,093,300	8
1963	224	45,746,030	4
1964	270	51,546,333	0
1965	383	77,723,015	1
1966	349	100,690,421	0
1967	459	100,982,178	0
1968	692	192,940,066	1
1969	954	236,369,401	1
1970	722	178,185,790	4
1971	918	162,482,230	2
1972	1007	256,222,450	28
1974	634	129,563,116	103
1975	682	170,268,855	31
1976	964	231,153,028	0
1977	734	173,514,576	14
1978	818	234,362,503	28
1979	847	437,864,783	41
1980	1329	$1,053,033,936	25

NOTE:
Adjusted from a Calendar Year Reporting to a Fiscal Year Beginning with the year 1973/1974.

BUREAU OF SECURITIES
BROKER-DEALERS AND AGENTS

Schedule showing registration of
Broker-Dealers and Agents

Year	Broker-Dealers Number Registered	Number Denied	Cancelled For Cause	Agents Number Registered	Number Denied
1939	57	6	3	185	10
1940	65	0	1	165	0
1941	64	1	0	147	0
1942	54	0	0	112	0
1943	55	0	0	108	0
1944	59	0	0	104	0
1945	57	0	0	120	0
1946	61	0	0	168	0
1947	64	0	0	186	0
1948	67	0	0	196	0
1949	68	0	0	245	0
1950	75	0	0	262	0
1951	79	0	0	283	0
1952	83	0	0	297	0
1953	82	0	0	306	0
1954	89	0	0	345	0
1955	91	1	0	362	0
1956	94	2	0	427	0
1957	90	1	0	517	0
1958	94	4	2	563	0
1959	93	5	0	681	0
1960	94	2	0	769	0
1961	113	0	0	833	0
1962	120	0	1	720	21
1963	119	0	0	796	1
1964	122	0	0	977	1
1965	124	1	0	1,033	0
1966	138	0	0	1,106	0
1967	147	0	0	1,484	0
1968	177	0	0	1,418	0
1969	210	0	0	2,430	0
1970	237	0	0	1,964	0
1971	246	0	0	2,346	0
1972	264	0	0	2,614	1
1974	261	0	0	2,468	1
1975	238	0	0	1,661	0
1976	273	0	0	2,526	0
1977	272	0	0	2,534	0
1978	*294	0	*13	2,424	0
1979	*309	0	25	2,801	0
1980	320	0	24	3,276	0

NOTE:
Adjusted from Calendar Year Reporting to Fiscal Year Beginning with the Year 1973/1974.

* Changed to show correct amount.

DEPARTMENT OF BANKING AND FINANCE

BUREAU OF SECURITIES
SCHEDULE 7

Schedule reflecting the Bureau's financial transactions and surplus in the cash fund for years as follows:

Year	Income	Securities Division Expense	Funds Used by Financial Agencies Division	Contribution to General Fund	Surplus
1939	6,193.23	4,410.21			12,061.01
1940	7,145.17	6,320.01			12,841.17
1941	5,046.38	5,485.91			12,801.64
1942	4,141.40	3,000.04			13,543.00
1943	4,961.20	3,506.54			14,997.66
1944	5,631.50	4,750.09			15,879.07
1945	8,927.50	6,803.17			18,003.40
1946	13,864.61	7,891.25			23,976.76
1947	10,811.70	8,816.33			25,972.13
1948	9,461.55	9,718.56			25,715.12
1949	10,577.70	9,908.43			26,384.39
1950	14,348.55	12,528.28			28,204.66
1951	15,969.75	10,430.60			33,743.81
1952	17,960.80	14,243.64			37,460.97
1953	15,796.46	15,468.18			37,789.25
1954	20,094.00	16,122.16			41,671.09
1955	56,120.70	18,246.53			79,635.26
1956	36,925.13	27,312.29			89,248.10
1957	37,457.85	34,147.62			92,558.33
1958	44,217.40	18,310.37			118,456.36
1959	59,159.54	21,040.73		87,910.53	68,673.64
1960	56,094.98	32,489.95			92,278.67
1961	93,293.18	26,639.88	20,177.49		138,754.48
1962	84,195.11	24,665.39	22,870.20		175,414.00
1963	65,892.13	17,144.36	36,914.11	107,503.23	79,744.43
1964	73,040.12	14,720.10	53,040.82		85,023.63
1965	99,916.54	10,535.11	46,749.84		127,655.22
1966	122,601.30	27,695.45			222,561.07
1967	127,622.30	30,743.98			319,439.39
*1968	103,637.81	38,674.66			384,402.54
1969	282,825.92	41,039.48			626,188.98
1970	238,716.33	49,523.83		576,188.98	239,192.50
1971	196,323.68	57,317.86			378,198.32
1972	238,200.66	54,591.44		335,820.32	225,987.22
1973	303,244.12	53,510.25			475,721.09
1974	222,981.67	66,216.35	35,000.00		597,486.41
1975	294,903.68	92,669.49			799,720.60
1976	263,399.67	93,960.11		650,000.00	319,160.09
1977	348,187.64	114,168.09			553,179.64
1978	388,138.00	129,703.00			811,616.37
1979	644,667.74	137,659.27			1,318,614.89
1980	1,382,922.90	217,895.99		1,000,000.00	1,483,641.80

*NOTE:
Adjusted from a Calendar Year reporting to a Fiscal Year beginning with the Year 1967/1968